

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Anjaneyulu Uppala  
Debtor

Case No. 17-02392-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 24, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2022:**

Recip ID	Recipient Name and Address
db	+ Anjaneyulu Uppala, 400 Bobcat Lane, S. Abington Twp., PA 18411-9158
cr	+ Fairway Consumer Discount Company, c/o Chariton, Schwager & Malak, 138 South Main Street, P.O. Box 910, Wilkes Barre, PA 18703-0910
cr	##+ Liberty Truck Center, Inc., PO Box 239, Harford, PA 18823, UNITED STATES 18823-0239
4931374	+ Brigid E. Carey, Esq., P.O. Box 4466, Scranton, PA 18505-6466
4931378	+ Chizkaya Kalmanowitz, 10 Getzil Berger Blvd. #302, Monroe, NY 10950-6319
4931381	+ City of Scranton, c/o Northeast Revenue Service, Attn: Delinquent Waste Disposal, 340 N. Washington Ave., Scranton, PA 18503-1546
4931382	City of Scranton Tax Office, 1170 Hwy. 315, Ste. 5, Plains, PA 18702-6906
4931384	+ Donna Donaher, Esq., First National Bank, One North Shore Center, 12 Federal St., 1st Fl., Pittsburgh, PA 15212-5753
4931385	+ Fairway Consumer Discount Company, 8 Marion St., Luzerne, PA 18709-1419
4931387	+ Fidelity Deposit & Discount Bank, 338 N. Washington St., Scranton, PA 18503-1554
4931386	+ Fidelity Deposit & Discount Bank, 101 N. Blakely St., Dunmore, PA 18512-1900
4931388	+ First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
4931390	Fitzpatrick Lentz & Bubba, PC, 4001 Schoolhouse Lane, PO Box 219, Center Valley, PA 18034-0219
4931391	+ Fox Capital, Inc., 140 Broadway, 46th Floor, New York, NY 10005-1155
4931392	Itria Ventures LLC, 1 Penn Plaza Floor 45, New York, NY 10119-4599
4942687	+ Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP, 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265
4931395	+ JR Petroleum, 400 Bobcat Lane, South Abington Twp., PA 18411-9158
4931393	+ Jaydeen Corporation, 3900 Westside Ave., North Bergen, NJ 07047-6471
4931394	+ Jeffrey W. Nepa, Esq., 41 N. Main St., Carbondale, PA 18407-2357
4931397	KML Law Group, P.C., Ste 5000 BNY Mellon Independence Ct, 701 Market St., Philadelphia, PA 19106-1541
4931398	+ LA Commercial Services, LLC, 180 Sunset Ave., Greenfield Twp., PA 18407-3730
4931399	+ Lackawanna County Tax Claim Bureau, Lackawanna Government Center, 123 Wyoming Ave., Scranton, PA 18503-2029
4970759	Liberty Truck Center Inc, Interstate 81 Exit 65, Harford, PA 18823
5020430	Liberty Truck Center, Inc., c/o David J. Harris, Esq., 69 Public Square, Ste. 501, Wilkes-Barre, PA 18701
4979713	+ PENN EAST FEDERAL CREDIT UNION, ATTN B CHUFF, 1300 MEYLERT AVENUE, SCRANTON, PA 18509-2267
4931410	PPL, 827 Hausman Rd., Allentown, PA 18104-9392
4970991	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4931406	+ Penn East FCU Administration Office, 1300 Meylert Ave., Suite 201, Scranton, PA 18509-2267
4931407	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
4931411	+ Rocco Haertter, Esq., 400 3rd Ave., Ste.12, Kingston, PA 18704-5816
4931415	+ SRV Petroleum, LLC, 400 Bobcat Lane, South Abington Twp., PA 18411-9158
4931417	+ SV Realty Group, LLC, 400 Bobcat Lane, Clarks Summit, PA 18411-9158
4931418	+ SV Realty Group, LLC, 400 Bobcat Lane, South Abington Twp., PA 18411-9158
4931413	+ Santarelli & Sons Oil Co., Inc., 443 Main St., Peckville, PA 18452-2409
4931414	Single Tax Office, William Fox, Collector of Taxes, P.O. Box 709, Scranton, PA 18501-0709
4931416	+ Stellar Recovery Inc, 1327 Highway 2 West, Ste.100, Kalispell, MT 59901-3531
4931421	+ The Chartwell Law Offices, LLP, 970 Rittenhouse Rd., Suite 300, Eagleville, PA 19403-2265
4933891	+ The Fidelity Deposit and Discount Bank, 338 N. Washington Avenue, Scranton, PA 18503-1554
4931422	+ The Kaplan Group, 2250 King Court, Ste. 50, San Luis Obispo, CA 93401-5543

4931423 + Torres Crdit, Tcs Inc., Po Box 189, Carlisle, PA 17013-0189  
 4931424 + Vikisha Corp., 3900 West Side Ave., North Bergen, NJ 07047-6471

TOTAL: 41

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 24 2022 18:37:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ EDI: BMJCONWAY.COM	Aug 24 2022 22:48:00	Santarelli & Sons Oil Co., Inc., c/o Mark J. Conway, 502 S. Blakely Street, Dunmore, PA 18512-2237
4931373	+ EDI: BANKAMER2.COM	Aug 24 2022 22:48:00	Bank Of America, N.A., Po Box 982284, El Paso, TX 79998-2284
4931375	+ Email/Text: bkdept@cancapital.com	Aug 24 2022 18:37:00	Can Capital, 2015 Vaughn Road, Bldg. 500, Kennesaw, GA 30144-7831
4931379	+ EDI: CITICORP.COM	Aug 24 2022 22:48:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
4931380	+ EDI: CITICORP.COM	Aug 24 2022 22:48:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4931425	+ EDI: CITICORP.COM	Aug 24 2022 22:48:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
4982948	EDI: Q3G.COM	Aug 24 2022 22:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4933541	EDI: DISCOVER.COM	Aug 24 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4931383	+ EDI: DISCOVER.COM	Aug 24 2022 22:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4931389	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 24 2022 18:37:00	First National Bank of Pennsylvania, One North Shore Center, 12 Federal St., Suite 105, Pittsburgh, PA 15212-5753
4931376	EDI: JPMORGANCHASE	Aug 24 2022 22:48:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4931377	EDI: JPMORGANCHASE	Aug 24 2022 22:48:00	JPMCB Card, PO Box 15278, Wilmington, DE 19850-5278
4968989	Email/PDF: resurgentbknofications@resurgent.com	Aug 24 2022 18:49:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4931402	Email/Text: camanagement@mtb.com	Aug 24 2022 18:37:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
4931401	Email/Text: camanagement@mtb.com	Aug 24 2022 18:37:00	M & T Bank, Po Box 844, Buffalo, NY 14240
4943414	Email/Text: camanagement@mtb.com	Aug 24 2022 18:37:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
4931404	^ MEBN	Aug 24 2022 18:36:34	MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
4931403	+ EDI: MERCEDES	Aug 24 2022 22:48:00	Mercedes-Benz Financial, Po Box 685, Roanole, TX 76262-0685
4944352	+ EDI: MERCEDES	Aug 24 2022 22:48:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
4980271	+ Email/Text: bankruptcydpt@mcmcg.com		

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Total Noticed: 71

		Aug 24 2022 18:37:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
4931405	+ Email/Text: riskmanagement@mulliganfunding.com		
		Aug 24 2022 18:37:00	Mulligan Funding, 4619 Viewridge Ave., San Diego, CA 92123-5611
4931409	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 24 2022 18:37:00	Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222
4982390	EDI: PRA.COM		
		Aug 24 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4931828	+ EDI: RECOVERYCORP.COM		
		Aug 24 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4931408	Email/Text: csc.bankruptcy@amwater.com		
		Aug 24 2022 18:37:00	Pennsylvania American Water, P.O.Box 578, Alton, IL 62002-0578
4939791	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 24 2022 18:37:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
4931412	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 24 2022 18:37:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
4931419	+ EDI: RMSC.COM		
		Aug 24 2022 22:48:00	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4931420	+ EDI: RMSC.COM		
		Aug 24 2022 22:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
TOTAL: 30			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP, 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265
cr	*+	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	The Fidelity Deposit and Discount Bank, 338 N. Washington Avenue, Scranton, PA 18503-1554
4959873	*+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4942689	*+	Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP, 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265
4931396	*+	JR Petroleum, LLC, 400 Bobcat Lane, South Abington Twp., PA 18411-9158
4931400	##+	Liberty Petroleum Distributors, 1492 Oliver Rd., New Milford, PA 18834-7591

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
C. Stephen Gurdin, Jr	on behalf of Plaintiff Anjaneyulu Uppala Stephen@gurdinlaw.com michelle@gurdinlaw.com
C. Stephen Gurdin, Jr	on behalf of Debtor 1 Anjaneyulu Uppala Stephen@gurdinlaw.com michelle@gurdinlaw.com
David Schwager	on behalf of Creditor Fairway Consumer Discount Company david@despalaw.com dschwagr@epix.net
David J. Harris	on behalf of Creditor Liberty Truck Center Inc. dh@lawofficeofdavidharris.com, davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubilee bk.net
Edwin A Abrahamsen	on behalf of Creditor LA Commercial LLC nabrahamsen@law-aca.com, jguida@law-aca.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John J Winter	on behalf of Creditor Itria Ventures LLC jwinter@chartwelllaw.com amcclinton@chartwelllaw.com
Mark J. Conway	on behalf of Creditor Santarelli & Sons Oil Co. Inc. info@mjconwaylaw.com, connie@mjconwaylaw.com;mjc@mjconwaylaw.com
Rocco G. Haertter	on behalf of Creditor The Fidelity Deposit and Discount Bank Rocco.Haertter@outlook.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraige cf@gmail.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraige cf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1

Anjaneyulu Uppala

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2631

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-02392-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anjaneyulu Uppala

8/24/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**